

**Table 4: NSFR Common Disclosure Template
For the Period Ending on 30/09/2018**

“value in
KWD
000”

Sr.	Item	Unweighted Values (i.e. before applying relevant factors)				Total weighted value
		No specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF):						
1	Capital:	15,417	-	-	-	15,417
2	• <i>Regulatory Capital</i>	15,417	-	-	-	15,417
3	• <i>Other Capital Instruments</i>	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	8,279	-	-	7,451
5	• <i>Stable deposits</i>	-	-	-	-	-
6	• <i>Less stable deposits</i>	-	8,279	-	-	7,451
7	Wholesale funding:	-	23,642	6,054	35,435	41,640
8	• <i>Operational deposits</i>	0	0	0	0	0
9	• <i>Other wholesale funding</i>	0	23,642	6,054	35,435	41,640
10	Other liabilities:	0	0	0	0	0
11	• <i>NSFR derivative liabilities</i>		0	0	0	
12	• <i>All other liabilities not included in the above categories</i>	0	0	0	0	0
13	Total ASF	15417	31922	6054	35435	64,509
Required Stable Funding (RSF):						
14	Total NSFR high-quality liquid assets (HQLA)	0	15741	0	11172	0
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities:	-	17,328	1,009	24,220	47,798
17	• <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	0	0	0	0
18	• <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured</i>	0	10,599	1009	0	4,684

	<i>performing loans to financial institutions</i>					
19	• Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	6,729	0	24,220	43,114
20	- <i>With a risk weight of less than or equal to 35% as per the Capital Adequacy Ratio – Basel 3 guidelines</i>	0	0	0	0	0
21	• Performing residential mortgages, of which:	0	0	0	0	0
22	- <i>With a risk weight of less than or equal to 35% under the CBK Capital Adequacy Ratio – Basel III Guidelines</i>	0	0	0	0	0
23	• Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	0	0
24	Other assets:	0	0	0	0	0
25	• Physical traded commodities, including gold	0	0	0	0	0
26	• Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	0	0
27	• NSFR derivative assets	0	0	0	0	0
28	• NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
29	• All other assets not included in the above categories	0	0	0	0	0
30	Off-balance sheet items	36,609	0	0	36,991	3,680
31	Total RSF	36609	33069	1009	92906	51,492
32	NSFR (%)	0	0	0	0	125%